

**NOTE:** Attached to the end of Part II is a list of Statutes of Newfoundland and Labrador, 2009 as enacted up to May 28, 2009.



# THE NEWFOUNDLAND AND LABRADOR GAZETTE

## PART I

### PUBLISHED BY AUTHORITY

Vol. 84 ST. JOHN'S, FRIDAY, JULY 3, 2009 No. 27

#### MINERAL ACT

#### NOTICE

Published in accordance with section 62 of CNLR 1143/96 under the *Mineral Act*, cM-12, RSNL 1990 as amended.

Mineral rights to the following mineral licenses have reverted to the Crown:

|                 |                              |
|-----------------|------------------------------|
| Mineral License | 016163M                      |
| Held by         | Stares, Robert T.            |
| Situate near    | Gander Lake, Central NL      |
| On map sheet    | 02D/16                       |
| Mineral License | 011056M                      |
| Held by         | Slaney, Daron                |
| Situate near    | Gander Lake, Central NL      |
| On map sheet    | 02D/16                       |
| Mineral License | 010462M                      |
| Held by         | Paragon Minerals Corporation |
| Situate near    | Salmon River, Central NL     |
| On map sheet    | 02D/14 02E/03 02D/15         |
| Mineral License | 015741M                      |
| Held by         | Keats, Allan E. T.           |
| Situate near    | Jonathans Pond, Central NL   |
| On map sheet    | 02E/02                       |
| Mineral License | 015744M                      |
| Held by         | Paragon Minerals Corporation |
| Situate near    | Jonathans Pond, Central NL   |
| On map sheet    | 02E/01 02E/02                |

|                 |                                 |
|-----------------|---------------------------------|
| Mineral License | 015691M 015692M 015740M 015745M |
| Held by         | Paragon Minerals Corporation    |
| Situate near    | Jonathans Pond, Central NL      |
| On map sheet    | 02E/02                          |

|                 |                               |
|-----------------|-------------------------------|
| Mineral License | 015707M                       |
| Held by         | Topsails LLC                  |
| Situate near    | Rambler, Baie Verte Peninsula |
| On map sheet    | 12H/16                        |

|  |                        |
|--|------------------------|
| A portion of license   | 016051M                |
| Held by  | Altius Resources Inc.  |
| Situate near   | Alder Pond, Central NL |
| On map sheet   | 12H/06                 |
| more particularly described in an application on file at Department of Natural Resources |                        |

|                 |                        |
|-----------------|------------------------|
| Mineral License | 016222M                |
| Held by         | Altius Resources Inc.  |
| Situate near    | Alder Pond, Central NL |
| On map sheet    | 12H/06                 |

|                 |                        |
|-----------------|------------------------|
| Mineral License | 016052M                |
| Held by         | Altius Resources Inc.  |
| Situate near    | Alder Pond, Central NL |
| On map sheet    | 12H/07 12H/06          |

|                      |                              |
|----------------------|------------------------------|
| A portion of license | 012123M                      |
| Held by              | Cornerstone Resources Inc.   |
| Situate near         | Southeast Brook, Southern NL |
| On map sheet         | 01M/13 02D/04                |

more particularly described in an application on file at Department of Natural Resources

|                      |                            |
|----------------------|----------------------------|
| A portion of license | 012122M                    |
| Held by              | Cornerstone Resources Inc. |

THE NEWFOUNDLAND AND LABRADOR GAZETTE  
July 3, 2009

Situate near Southeast Brook, Southern NL  
On map sheet 01M/13  
more particularly described in an application on file at Department of Natural Resources

A portion of license 008883M  
Held by Crosshair Exploration & Mining Corp.  
Situate near Victoria Lake, Central NL  
On map sheet 12A/06  
more particularly described in an application on file at Department of Natural Resources

A portion of license 011058M  
Held by Crosshair Exploration & Mining Corp.  
Situate near Noel Pauls Brook, Central NL  
On map sheet 12A/16  
more particularly described in an application on file at Department of Natural Resources

Mineral License 011825M  
Held by White, Jason  
Situate near Round Pond, Great Northern Peninsula  
On map sheet 12P/08

A portion of license 015094M  
Held by Tripple Uranium Resources Inc.  
Situate near Harp Lake  
On map sheet 13L/16 13M/01  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015099M  
Held by Tripple Uranium Resources Inc.  
Situate near Salmon Lake  
On map sheet 13L/08 13K/05  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015106M  
Held by Tripple Uranium Resources Inc.  
Situate near Kanairiktok River  
On map sheet 13K/11 13K/10  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015095M  
Held by Tripple Uranium Resources Inc.  
Situate near Isabella Falls  
On map sheet 13L/02  
more particularly described in an application on file at Department of Natural Resources

Mineral License 012001M  
Held by Tripple Uranium Resources Inc.  
Situate near Harp Lake  
On map sheet 13K/13 13N/04

Mineral License 015130M  
Held by Tripple Uranium Resources Inc.  
Situate near Barge Bay  
On map sheet 02M/13 12P/16

A portion of license 015093M  
Held by Tripple Uranium Resources Inc.  
Situate near Pocketknife Lake  
On map sheet 13K/06  
more particularly described in an application on file at Department of Natural Resources

Mineral License 015112M  
Held by Tripple Uranium Resources Inc.  
Situate near Churchill River  
On map sheet 13F/08

A portion of license 015092M  
Held by Tripple Uranium Resources Inc.  
Situate near Salmon Lake  
On map sheet 13K/06  
more particularly described in an application on file at Department of Natural Resources

A portion of license 012022M  
Held by Tripple Uranium Resources Inc.  
Situate near Pocketknife Lake  
On map sheet 13K/06  
more particularly described in an application on file at Department of Natural Resources

Mineral License 012043M  
Held by Tripple Uranium Resources Inc.  
Situate near Stag Bay  
On map sheet 13J/15

Mineral License 012044M  
Held by Tripple Uranium Resources Inc.  
Situate near Lake Michael  
On map sheet 13J/09

Mineral License 012045M  
Held by Tripple Uranium Resources Inc.  
Situate near Isabella Falls  
On map sheet 13L/02

A portion of license 015120M  
Held by Tripple Uranium Resources Inc.  
Situate near Alexis River  
On map sheet 13A/10  
more particularly described in an application on file at Department of Natural Resources

A portion of license 012059M  
Held by Tripple Uranium Resources Inc.  
Situate near Wilson Lake  
On map sheet 13E/07  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015107M  
Held by Tripple Uranium Resources Inc.  
Situate near Wilson Lake  
On map sheet 13E/07  
more particularly described in an application on file at Department of Natural Resources

A portion of license 012062M  
Held by Tripple Uranium Resources Inc.  
Situate near Wilson Lake  
On map sheet 13E/09  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015064M  
Held by Tripple Uranium Resources Inc.  
Situate near Salmon Lake  
On map sheet 13L/08 13K/05  
more particularly described in an application on file at Department of Natural Resources

THE NEWFOUNDLAND AND LABRADOR GAZETTE  
July 3, 2009

|  |  |  |  |
|--|--|--|--|
| A portion of license<br>Held by<br>Situates near<br>On map sheet<br>more particularly described in an application on file at Department of Natural Resources | 015087M<br>Ucore Uranium Inc.<br>Grand Lake, Western NL<br>12A/12 12B/09     | On map sheet   | Baie Verte Peninsula<br>12I/01   |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 012957M<br>Alterra Resources Inc.<br>Diver Pond Area, Central NL<br>02E/06   | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013231M<br>Noel, E. Michele<br>Coachmans Cove West,<br>Baie Verte Peninsula<br>12I/01          |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 012958M<br>Alterra Resources Inc.<br>Mill Pond, Central NL<br>02E/06         | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013232M<br>Noel, E. Michele<br>Coachmans Harbour, Baie Verte Peninsula<br>12I/01               |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 012959M<br>Alterra Resources Inc.<br>Point Leamington, Central NL<br>02E/05  | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013234M<br>Alterra Resources Inc.<br>Gisborne Lake, Southern NL<br>01M/15                      |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013140M<br>Hicks, Darrin<br>Blue Gulch Pond, Western NL<br>12H/04            | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013235M<br>Alterra Resources Inc.<br>Gisborne Lake, Southern NL<br>01M/15                      |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013150M<br>Canadian Uranium Corporation Ltd.<br>Evening Lake<br>3G/09 23G/16 | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013236M<br>Alterra Resources Inc.<br>Gisborne Lake, Eastern NL<br>01M/15                       |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013153M<br>Canadian Uranium Corporation Ltd.<br>Sims Lake<br>23G/16 23H/13   | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013238M<br>Alterra Resources Inc.<br>Sandy Harbour River, Southern NL<br>01M/15                |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013181M<br>Turpin, Alexander J.<br>Sebaskachu River<br>13F/16                | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013242M<br>Quest Uranium Corporation<br>Strange Lake, West of Nain<br>24A/08 14D/05            |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013182M<br>Turpin, Alexander J.<br>Sebaskachu River<br>13F/09 13F/16         | A portion of license<br>Held by<br>Situates near<br>On map sheet<br>more particularly described in an application on file at Department of Natural Resources | 013766M<br>Crosshair Exploration & Mining Corp.<br>Exploits River, Central NL<br>12A/16 12A/15 |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013183M<br>Turpin, Alexander J.<br>Sebaskachu River<br>13F/16                | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 014619M<br>Thain Yew, Ng<br>Wilson Lake<br>13E/07  |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013184M<br>Turpin, Alexander J.<br>Grand Lake<br>13F/09                      | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 014629M<br>Altius Resources Inc.<br>Wabush Lake<br>23G/02                                      |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013222M<br>Ryan, Kevin<br>Oderin Island, Placentia Bay<br>01M/07             | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 014631M<br>Hicks, David<br>Coombs Cove, Southern NL<br>01M/05                                  |
| Mineral License<br>Held by<br>Situates near<br>On map sheet  | 013229M<br>Noel, E. Michele<br>Cat Path Pond, Baie Verte Peninsula<br>12I/01 | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 014641M<br>Weick, R. James<br>Burke Brook, Southern NL<br>11O/16                               |
| Mineral License<br>Held by<br>Situates near  | 013230M<br>Noel, E. Michele<br>Coachmans Cove West,                          | Mineral License<br>Held by<br>Situates near<br>On map sheet  | 014642M<br>Pye, Alison W.<br>Burke Brook, Southern NL<br>11O/16                                |

THE NEWFOUNDLAND AND LABRADOR GAZETTE  
July 3, 2009

|   |  |   |  |
|---|--|---|--|
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014643M<br>Roche, Vincent D.<br>St Thomas, Avalon Peninsula<br>01N/10      | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014681M<br>Turpin, Alexander J.<br>Ikadlivik West Brook<br>14D/07                |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014644M<br>Buckley, Dwight D.<br>Lawrence Harbour, Central NL<br>02E/06    | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014687M<br>Paragon Minerals Corporation<br>Seal Bay Area, Central NL<br>02E/05   |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014648M<br>Turpin, Alexander J.<br>North of Ikadlivik Brook<br>14D/07      | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014689M<br>Budgells Equipment & Rentals Ltd.<br>Kanaikiktok Bay<br>13K/16 13N/01 |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014650M<br>Cooper, Gordon E.<br>Four Mile Pond, Avalon Peninsula<br>01N/06 | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014690M<br>Keats, Fred<br>Red Cross Lake, Central NL<br>12A/07                   |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014652M<br>Lynes, Alvin<br>Fox Island River, Western NL<br>12B/16          | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014691M<br>Keats, Wesley<br>Red Cross Lake, Central NL<br>12A/07                 |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014658M<br>George, Calvin<br>Great Rattling Brook, Central NL<br>02D/13    | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014695M<br>Byrne, Patrick<br>Khongnekh Lake Area<br>14D/06                       |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014659M<br>Turpin, Alexander J.<br>Sugar Loaf<br>13A/01                    | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014696M<br>Byrne, Patrick<br>Khongnekh Lake Area<br>14D/06                       |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014662M<br>10565 Nfld Inc<br>West of Adlatok Bay<br>13N/02                 | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014697M<br>Byrne, Patrick<br>Khongnekh Lake Area<br>14D/06                       |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014663M<br>10565 Nfld Inc<br>Northeast of Harp Lake<br>13N/06              | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014698M<br>Byrne, Patrick<br>Khongnekh Lake Area<br>14D/06                       |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014664M<br>10565 Nfld Inc<br>Mistinippi Lake<br>13K/14                     | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014699M<br>Byrne, Debbie<br>Konrad Brook<br>14D/02                               |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014666M<br>10565 Nfld Inc<br>Mistinippi Lake<br>13K/14                     | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014700M<br>Byrne, Debbie<br>Cabot Lake South<br>14D/02                           |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014668M<br>Knight, Kenneth<br>Thorburn Lake, Eastern NL<br>02D/01 02D/08   | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014701M<br>Turpin, Alec<br>Makhavinekh Mountain<br>14D/01                        |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014673M<br>10565 Nfld Inc<br>Flowers Bay<br>13N/11 13N/10                  | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014702M<br>Turpin, Alec<br>Kogaluk River<br>14D/01                               |
| Mineral License<br>Held by<br>Situates near<br>On map sheet | 014680M<br>Northcott, Edwin<br>Rocky Ridge Pond Area, Central NL<br>12A/04 | Mineral License<br>Held by<br>Situates near<br>On map sheet | 014703M<br>Turpin, Alec<br>Makhavinekh Mountain<br>14D/01                        |

Mineral License 014704M  
Held by Turpin, Alec  
Situates near Cabot Lake South  
On map sheet 14D/02

Mineral License 014706M  
Held by Turpin, Alec  
Situates near Cabot Lake South  
On map sheet 14D/02

Mineral License 014707M  
Held by Turpin, Benjamin  
Situates near Kogaluk River  
On map sheet 14D/03

Mineral License 014708M  
Held by Turpin, Benjamin  
Situates near Ikadlivik Brook  
On map sheet 14D/07

Mineral License 014709M  
Held by Turpin, Benjamin  
Situates near West of Khongnekh Lake  
On map sheet 14D/05

Mineral License 014720M  
Held by Hicks, Darrin  
Situates near Kanairiktok River  
On map sheet 13K/15

Mineral License 014722M  
Held by Quinlan, Eddie  
Situates near Kanairiktok River  
On map sheet 13K/15

Mineral License 014724M  
Held by Keats, Wesley  
Situates near Red Cross Lake, Central NL  
On map sheet 12A/07

Mineral License 014725M  
Held by Haring, Peter  
Situates near Kanairiktok River  
On map sheet 13K/15

Mineral License 014726M  
Held by Keats, Wesley  
Situates near Red Cross Lake, Central NL  
On map sheet 12A/07

Mineral License 014727M  
Held by Haring, Peter  
Situates near Kanairiktok River  
On map sheet 13K/15

Mineral License 014728M  
Held by Haring, Peter  
Situates near Kanairiktok River  
On map sheet 13K/15

Mineral License 014729M  
Held by Lannon, George  
Situates near Stony Brook, Central NL  
On map sheet 02D/13

Mineral License 014877M  
Held by Altius Resources Inc.  
Situates near North of McPhadyen River  
On map sheet 23J/02

Mineral License 014878M  
Held by Altius Resources Inc.  
Situates near Menihkek Lake  
On map sheet 23G/15 23J/02

A portion of license 015024M  
Held by Altius Resources Inc.  
Situates near Julienne Lake  
On map sheet 23G/02  
more particularly described in an application on file at Department of Natural Resources

A portion of license 015125M  
Held by Copper Hill Resources Inc.  
Situates near Great Gull Lake, Central NL  
On map sheet 12H/01  
more particularly described in an application on file at Department of Natural Resources

The lands covered by this notice except for the lands within Exempt Mineral Lands, the Exempt Mineral Lands being described in CNLR 1143/96 and NLR 71/98, 104/98, 97/2000, 36/2001, 31/2004, 78/2006, 8/2008 and 28/2009 and outlined on 1:50 000 scale digital maps maintained by the Department of Natural Resources, will be open for staking after the hour of 9:00 a.m. on the 32 nd clear day after the date of this publication.

JIM HINCHEY P.GEO  
Manager - Mineral Rights

774::3517, :4206, :4563, :4576, :4671, 4684, 4816, 5753, 6834, 6970, 6971, 6972, 6981, 6982, 6984, 6985, 6986, 6987, 7001, 7022, 7023, 7024, 7027, 7038, 7039, 7041, 7078, 7106, 7830, 7831, 7832, 7995, 8005, 8008, 8035, 8036, 8037, 8038, 8076, 8082, 8083, 8084, 8085, 8087, 8088, 8089, 8091, 8095, 8589, 9355, 9365, 9367, 9377, 9378, 9379, 9380, 9383, 9385, 9387, 9393, 9394, 9397, 9398, 9399, 9401, 9402, 9407, 9414, 9415, 9421, 9423, 9424, 9425, 9427, 9428, 9429, 9430, 9431, 9432, 9433, 9434, 9435, 9436, 9438, 9439, 9440, 9441, 9452, 9453, 9454, 9456, 9457, 9458, 9459, 9460, 9461, 9537, 9538, 9670, 9716

July 3

**CHANGE OF NAME ACT**

**C-8 RSNL 1990**

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

GAIL CHAULK

of 18 Colbourne Street, Apt. 1, Deer Lake A8A 1E4, in the Province of Newfoundland and Labrador, as follows:

To change my name from

GAIL CHAULK

to

GAIL CHAULK - DAVIS

DATED this 15<sup>th</sup> day of January, 2009.

GAIL CHAULK  
(Signature of Applicant)

July 3

---

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

NICOLE FRY

of Box 29, Site 2, RR#2, Deep Bight, A0E 2A0, in the Province of Newfoundland and Labrador, as follows:

To change my minor unmarried child's name from

NATHAN ROBERT MICHAEL BALSOM

to

NATHAN ROBERT MICHAEL FRY

DATED this 23<sup>rd</sup> day of June, 2009.

NICOLE FRY  
(Signature of Applicant)

July 3

---

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

MICHELLE DIANA LEONARD

of 15 Hopeall Street, St. John's, A1E 5R4, in the Province of Newfoundland and Labrador, as follows:

To change my minor unmarried child's name from

ANTHONY JONATHAN AIDEN LEONARD

to

ANTHONY JONATHAN AIDEN YOUNG

DATED this 25<sup>th</sup> day of June, 2009.

MICHELLE DIANA LEONARD  
(Signature of Applicant)

July 3

---

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

BARBARA NATALIE JANES

of 9 Field Street, St. John's A1C 4J3, in the Province of Newfoundland and Labrador, as follows:

To change my minor unmarried child's name from

TERRAN WILLIAM JANES-COOPER

to

TERRAN WILLIAM JANES

DATED this 23<sup>rd</sup> day of June, 2009.

BARBARA NATALIE JANES  
(Signature of Applicant)

July 3

---

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

JOLENE (GLYNN) STURGE

of 42 East Meadows Crescent, St. John's, A1A 3M1, in the Province of Newfoundland and Labrador, as follows:

To change my minor unmarried children's name from

HALEY CATHERINE GLYNN

to

HALEY CATHERINE STURGE

JACOB TIMOTHY GLYNN

to

JACOB TIMOTHY STURGE

DATED this 19<sup>th</sup> day of June, 2009.

JOLENE (GLYNN) STURGE  
(Signature of Applicant)

July 3

---

**NOTICE OF APPLICATION  
FOR CHANGE OF NAME**

NOTICE is hereby given that an application will be made to the Minister of Government Services for a change of name, pursuant to the provisions of the *Change of Name Act*, by me:

PAUL JOSHUA HIGDON

of P.O. Box 87, New Harbour, A0B 2P0, in the Province of Newfoundland and Labrador, as follows:

To change my minor unmarried child's name from

KALI SARAH LOUISE HIGDON

to

KALI SARAH LOUISE HIGDON-MCLEOD

DATED this 10<sup>th</sup> day of June, 2009.

PAUL JOSHUA HIGDON  
(Signature of Applicant)

July 3

---

**LANDS ACT**

**NOTICE OF INTENT**

**LANDS ACT, c36, SNL 1991**

Notice is hereby given that TOWN OF BURIN intends to apply to the Department of Environment and Conservation, two months from the publication of this Notice, to acquire title, pursuant to Section 7(2) of the said Act, to that piece of Crown Land situated within fifteen (15) metres of the waters of Smelt Brook, in the Electoral District of Burin – Placentia West for the purpose of Road Construction (Industrial Enhancement Project) and being more particularly described as follows:

Beginning at approximate point North 5 219 102 by East 365 561 the West side of Smelt Brook Buffer Zone then running South along the buffer zone for a distance of approximately 474 metres.

*Thence turning West for a distance of approximately 370 metres*

*Thence turning North for a distance of approximately 786 metres;*

*Thence turning East for a distance of approximately 19 metres*

*Thence running along the South for a distance of approximately 387 metres*

*Thence turning East for a distance of approximately 260 metres to the point of beginning and containing an area of approximately 136650 square metres.*

Any person wishing to object to the application must file the objection, in writing, within one month from the publication of this notice, with reasons for it, to the Minister of Environment and Conservation, and mail to the nearest Regional Lands Office:

c/o Eastern Regional Lands Office, P. O. Box 8700, 5 Mews Place, St. John's, NL, A1B 4J6.

c/o Central Regional Lands Office, P. O. Box 2222, Gander, NL, A1V 2N9.

c/o Western Regional Lands Office, P. O. Box 2006, Noton Building, Corner Brook, NL, A2H 6J8.

c/o Labrador Regional Lands Office, P. O. Box 3014, Station "B", Happy Valley-Goose Bay, NL A0P 1E0.

For further information on the proposed application, please contact TOWN OF BURIN Telephone (709) 891-1760

July 3

**NOTICE OF INTENT**

**LANDS ACT, c36, SNL 1991**

Notice is hereby given that TOWN OF BURIN intends to apply to the Department of Environment and Conservation, two months from the publication of this Notice, to acquire title, pursuant to Section 7(2) of the said Act, to that piece of Crown Land situated within the Electoral District of Burin – Placentia West for the purpose

of Road Construction (Industrial Enhancement Project) and being more particularly described as follows:

*Beginning at a point North 5 219 146.574 by East 365 750.172 turning running South-East Five (5) degrees Twenty-Two (22) minutes Zero (0) seconds for a distance of Twenty-Five decimal Nine Three Four (25.934) metres along Route 220*

*Thence turning South-West Eighty-Four (84) degrees Twenty (20) minutes Fifty-Eight (58) seconds for a distance of Twenty-Four decimal Two Five Two (24.252) metres along Proposed Private Development*

*Thence turning North- East Thirty-Seven (37) degrees Thirty-One (31) minutes Thirteen (13) seconds for a distance of Thirty-Five decimal Six Three Five (35.635) metres along Property of the Town of Burin to the point of beginning, and containing an area of approximately Three Hundred Thirteen decimal Eight (313.8) square metres*

Any person wishing to object to the application must file the objection, in writing, within one month from the publication of this notice, with reasons for it, to the Minister of Environment and Conservation, and mail to the nearest Regional Lands Office:

c/o Eastern Regional Lands Office, P. O. Box 8700, 5 Mews Place, St. John's, NL, A1B 4J6.

c/o Central Regional Lands Office, P. O. Box 2222, Gander, NL, A1V 2N9.

c/o Western Regional Lands Office, P. O. Box 2006, Noton Building, Corner Brook, NL, A2H 6J8.

c/o Labrador Regional Lands Office, P. O. Box 3014, Station "B", Happy Valley-Goose Bay, NL A0P 1E0.

For further information on the proposed application, please contact TOWN OF BURIN Telephone (709) 891-1760

July 3

**QUIETING OF TITLES ACT**

**2009 01T 2870  
IN THE SUPREME COURT OF  
NEWFOUNDLAND AND LABRADOR  
TRIAL DIVISION**

IN THE MATTER OF the *Quieting of Titles Act*, cQ-3 of the RSNL, 1990

AND IN THE MATTER OF all that piece or parcel of land situate and being 104, 106 and 110 Water Street, Carbonear, in the Province of Newfoundland and Labrador, Canada

AND IN THE MATTER OF an Application of Noel's Funeral Homes Limited

NOTICE OF APPLICATION UNDER THE *QUIETING OF TITLES ACT* RSNL, 1990, cQ-3, AS AMENDED

Notice is hereby given to all parties that Noel's Funeral Homes Limited has applied to the Supreme Court of

Newfoundland and Labrador, Trial Division, in the Judicial Centre of St. John's, to have the title to ALL THAT piece or parcel of land situate and being at 104, 106 and 110 Water Street, Carbonear, in the Province of Newfoundland and Labrador, Canada, and being more particularly described in the Schedule marked "A" annexed hereto, of which parcel it claims to be the owner, investigated and for a declaration that it is the absolute owner thereof. All persons having a claim adverse to this title claimed by the Petitioner shall file in the Registry of the Supreme Court, Trial Division, Judicial Centre of St. John's, at the Court House building, Duckworth Street, St. John's, Newfoundland and Labrador, Canada, A1C 5M3, particulars of such adverse claim and serve the same together with an Affidavit verifying the same on the undersigned Solicitor for the Petitioner on or before the 31<sup>st</sup> day of July, 2009, after which date no party having any claim shall be permitted to file the same or to be heard except by special leave of the Court and subject to such conditions as the Court may deem just. All such adverse claims shall then be investigated in such manner as the Supreme Court of Newfoundland and Labrador, Trial Division, may direct.

DATED at St. John's, Newfoundland and Labrador, this 26<sup>th</sup> day of June, 2009.

LEARMONTH, DUNNE & BOULOS  
Solicitors for the Petitioner  
PER: Joseph F. Boulos

ADDRESS FOR SERVICE  
Suite 804, TD Place  
140 Water Street, PO Box 700  
St. John's, NL A1C 5L4  
Tel: (709) 739-8585  
Fax: (709) 739-8151

#### SCHEDULE "A"

METES AND BOUNDS DESCRIPTION OF PROPERTY ACQUIRED BY NOEL'S FUNERAL HOMES AND LOCATED AT CARBONEAR, CARBONEAR - HARBOUR GRACE DISTRICT, PROVINCE OF NEWFOUNDLAND AND LABRADOR, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

All that lot, piece or parcel of land situate and being on the North side of Water Street;

Starting at Crown Land Monument 81G2055 whence Crown Land Monument 81G2052 bears, North twenty degrees twenty-four minutes twenty-two seconds West (N 20° 24' 22"W);

Thence running North sixty-five degrees forty-one minutes forty-nine seconds West (N 65° 41' 49"W) a distance of thirty-one decimal three one three metres (31.313m), to the point of beginning;

Thence running along the North side of Water Street, North eight-three degrees forty-four minutes ten seconds West (N 83° 44' 10"W) a distance of forty-eight decimal eight two one metres (48.821m);

Thence running along land 50684 Newfoundland and Labrador Inc, North nine degrees fifty-three minutes twenty-five seconds West (N 9° 53' 25"W) a distance of thirty nine decimal seven seven zero metres (39.770m);

Thence running along land of 50684 Newfoundland and Labrador Inc., North seventeen degrees twenty-four minutes four seconds West (W 17° 24' 04"W) a distance of two decimal one one zero meters (2.110m);

Thence running along land of 50684 Newfoundland and Labrador Inc., North seven degrees twenty-five minutes twenty-two seconds West (W 7° 25' 22"W) a distance of eleven decimal eight five eight meters (11.858m);

Thence running along land of 50684 Newfoundland and Labrador Inc., North eight degrees fifty-five minutes ten seconds West (W 8° 55' 10"W) a distance of sixty decimal four six zero meters (60.460m);

Thence running along land of Hazel Snow, North eighty-three degrees forty-two minutes three seconds East (N 83° 42' 03"E) a distance of fourteen decimal nine eight six metres (14.986m);

Thence running along of 50684 Newfoundland and Labrador Inc., South ten degrees fifty-two minutes twenty-three seconds East (S 10° 52' 23"E) a distance of seventeen decimal seven three six metres (17.736m);

Thence running along land of Mrs. Reuben Noel, South nine degrees fifty-eight minutes twenty-two seconds East (S 9° 58' 22"E) a distance of sixty-five decimal five four zero meters (65.540m);

Thence running along land of Mrs. Reuben Noel, South eight degrees fifty minutes ten seconds East (S 8° 50' 10"E) a distance of two decimal four seven six meters (2.476m);

Thence running along land of Mrs. Reuben Noel, North eighty-six degrees seven minutes thirty-eight seconds East (N 86° 07' 38"E) a distance of thirteen decimal nine seven zero meters (13.970m);

Thence running along land of Mrs. Reuben Noel, North one degree twenty-nine minutes twenty-two seconds West (N 1° 29' 22"W) a distance of seven decimal zero two one meters (7.021m);

Thence running along land of the Salvation Army, North eighty-two degrees fifty-one minutes thirty-five seconds East (N 82° 51' 35"E) a distance of twenty-six decimal six one five meters (26.615m);

Thence running along land of the Salvation Army, South three degrees fifty-one minutes four seconds West (S 3° 51' 04"W) a distance of thirteen decimal two zero six meters (13.206m);

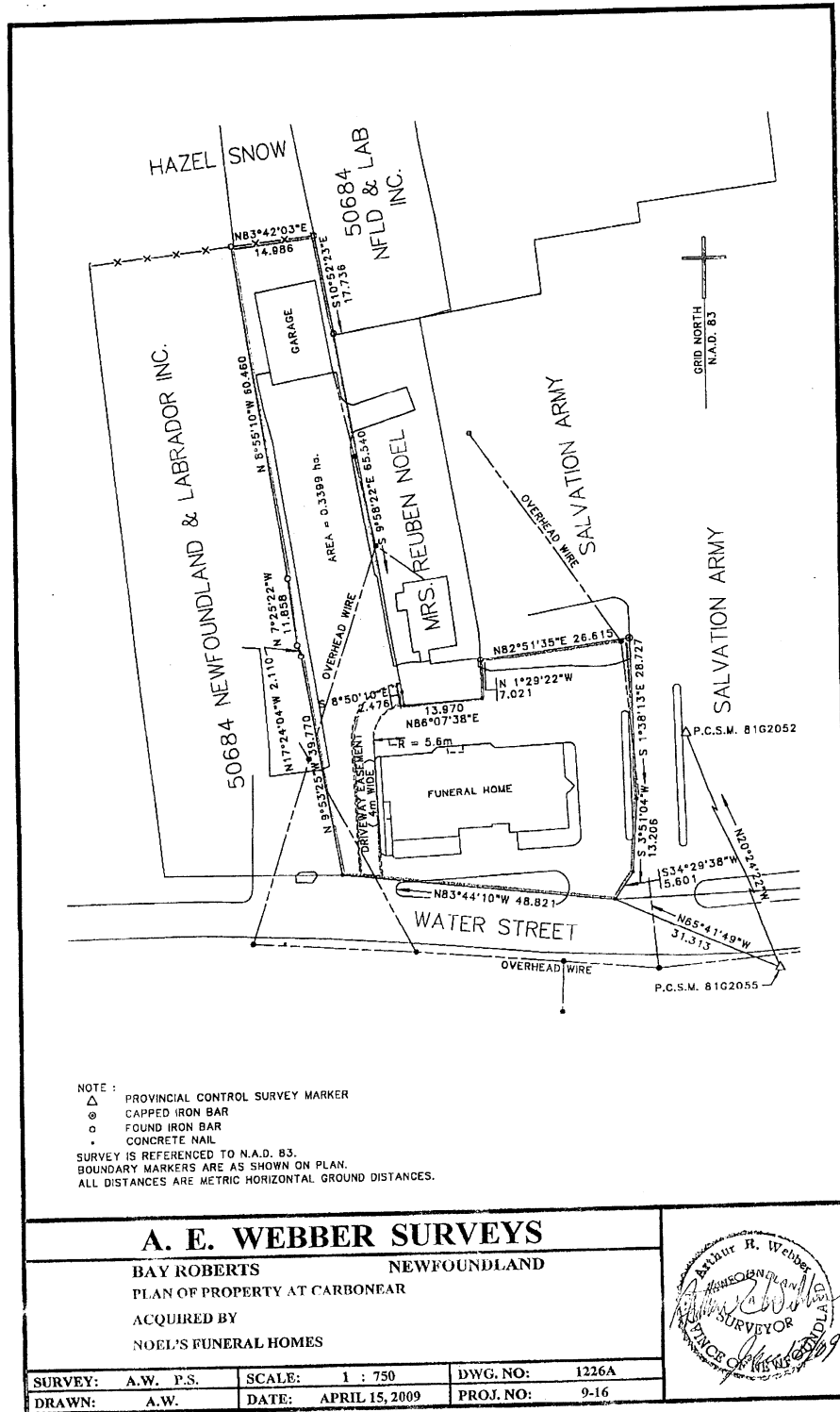
Thence running along land of the Salvation Army, South thirty-four degrees twenty-nine minutes thirty-eight seconds West (S 34° 29' 38"W) a distance of five decimal six zero one meters (5.601m) more or less, to the point of beginning;

The above described area being subject to a driveway easement 4m. wide, belonging to Mrs. Reuben Noel as per the attached plan;



All bearings being referred to the Modified Three Degree Traverse Mercator Grid as per N.A.D. 83 and the whole

parcel containing a calculated area of 0.3399 hectares.



**2009 01 T 2738**  
**IN THE SUPREME COURT OF**  
**NEWFOUNDLAND AND LABRADOR**  
**TRIAL DIVISION**

**SCHEDULE "G.1."**

IN THE MATTER OF an Application of John J. Walsh, of St. John's, in the Province of Newfoundland and Labrador, to have title to that piece or parcel of land situate and being on Quarry Road, in the Town of Torbay, Province of Newfoundland and Labrador containing an area of 18.381 ha investigated and declared under the *Quieting of Titles Act*, RSNL. 1990, cQ-3.

**NOTICE**

NOTICE is hereby given to all parties that John J. Walsh of St. John's in the Province of Newfoundland and Labrador (hereinafter called the "Owner") has applied to the Supreme Court of Newfoundland and Labrador, Trial Division to have investigated ALL THAT piece or parcel of land situate and being on Quarry Road, in the Town of Torbay, aforesaid containing an area of 18.381 ha more or less, and being abutted as follows, that is to say:

**BEGINNING** at a point, said point having the following NAD83 coordinates in Zone 1 of the Transverse Mercator Projection as modified for the Province of Newfoundland and Labrador; N 5 277 828.690 metres E 325 016.621 metres;

THENCE running on a grid bearing of S17°49'42"W for a distance of 5.000 metres;

THENCE running on a grid bearing of S21°43'38"W for a distance of 55.420 metres;

THENCE running on a grid bearing of S48°03'04"W for a distance of 29.508 metres;

THENCE running on a grid bearing of S68°23'07"W for a distance of 43.277 metres;

THENCE running on a grid bearing of S78°35'10"W for a distance of 60.472 metres;

THENCE running on a grid bearing of S68°36'41"W for a distance of 24.909 metres;

THENCE running on a grid bearing of S82°31'39"W for a distance of 26.916 metres;

THENCE running on a grid bearing of S73°57'40"W for a distance of 49.776 metres;

THENCE running on a grid bearing of N19°36'00"W for a distance of 89.399 metres;

THENCE running on a grid bearing of N18°28'00"W for a distance of 26.210 metres;

THENCE running on a grid bearing of N68°40'00"W for a distance of 11.190 metres;

THENCE running on a grid bearing of N52°28'00"W for a distance of 17.830 metres; THENCE running on a grid bearing of N23°54'00"W for a distance of 32.530 metres;

THENCE running on a grid bearing of N00°16'00"E for a distance of 14.700 metres;

THENCE running on a grid bearing of S55°57'03"W for a distance of 2.731 metres;

THENCE running on a grid bearing of N06°01'00"W for a distance of 30.800 metres;

THENCE running on a grid bearing of N06°51'00"W for a distance of 70.360 metres;

THENCE running on a grid bearing of N13°32'00"W for a distance of 88.410 metres;

THENCE running on a grid bearing of N30°13'32"W for a distance of 27.351 metres;

THENCE running on a grid bearing of N38°43'57"W for a distance of 44.170 metres;

THENCE running on a grid bearing of N23°10'57"W for a distance of 25.260 metres;

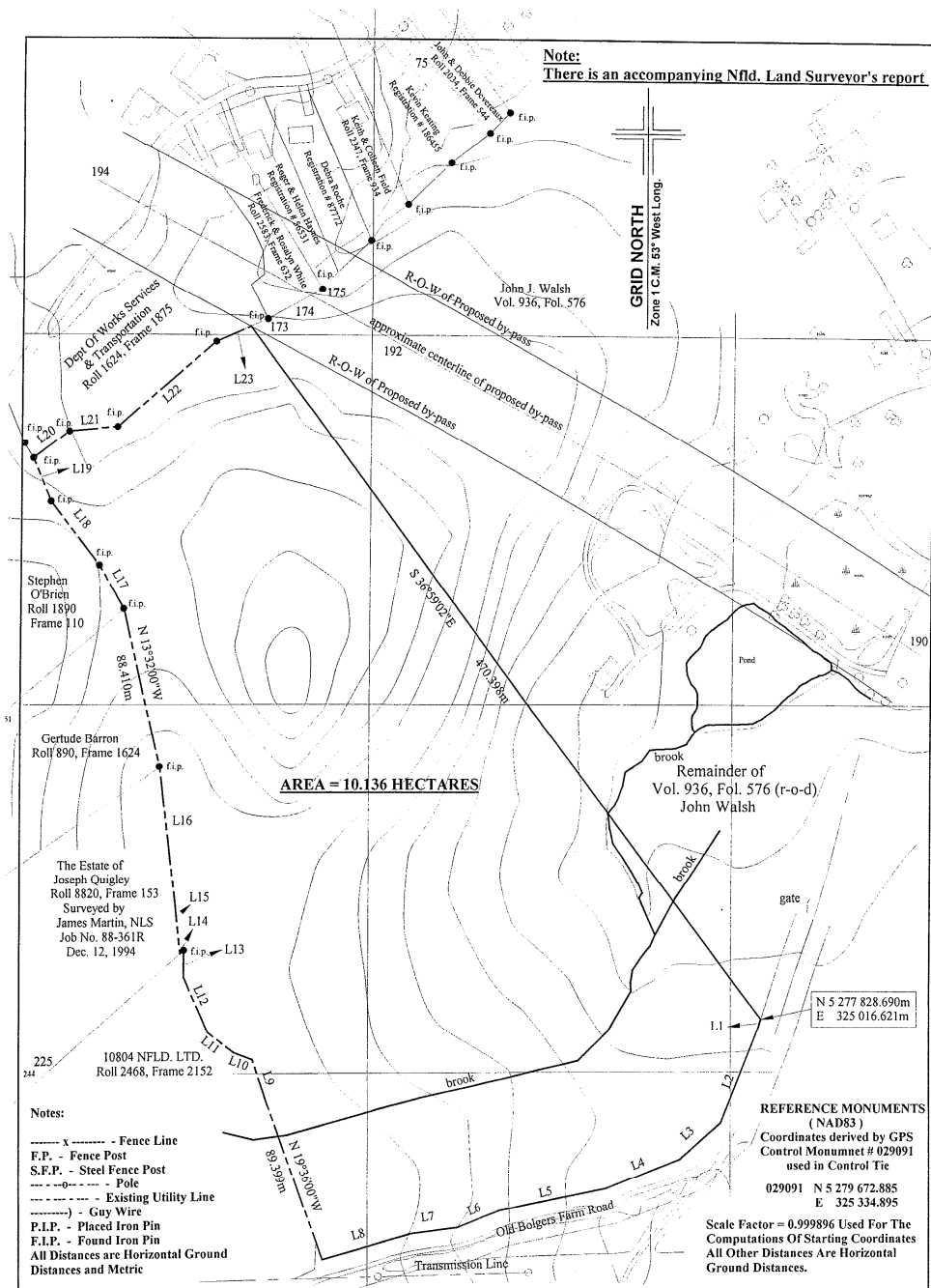
THENCE running on a grid bearing of N54°17'43"E for a distance of 24.623 metres;

THENCE running on a grid bearing of N84°48'03"E for a distance of 27.393 metres;

THENCE running on a grid bearing of N49°27'33"E for a distance of 71.344 metres;

THENCE running on a grid bearing of N66°34'53"E for a distance of 20.302 metres;

THENCE running on a grid bearing of S36°59'02"E for a distance of 470.398 metres, more or less, to the principal Point of Beginning;



BOUNDARY SURVEY  
CIVIC # 26 - 92 QUARRY ROAD EXTENSION, TORBAY, NEWFOUNDLAND & LABRADOR  
PREPARED ON BEHALF OF JOHN WALSH  
FOR THE PURPOSE OF SELLING THE PROPERTY

**SURVEYOR'S CERTIFICATION**  
THE AUTHORIZING SURVEYOR HEREBY CERTIFIES THAT THIS PLAN WAS PREPARED UNDER HIS PERSONAL SUPERVISION AND COMPLIES WITH THE STANDARDS AS DEFINED, OR AS PROVIDED FOR, BY THE "LAND SURVEYOR'S ACT, 1991"

**SURVEYOR'S COPYRIGHT NOTICE**  
ALAN CAREW, NEWFOUNDLAND LAND SURVEYOR, 2008  
UNAUTHORIZED USE, ALTERATION OR REPRODUCTION OF THIS SURVEY DOCUMENT IS PROHIBITED BY LAW AS OUTLINED IN THE COPYRIGHT ACT. THE AUTHORIZING SURVEYOR HEREBY AUTHORIZES THE REPRODUCTION OF THIS SURVEY DOCUMENT FOR THE HEREIN DEFINED INTENDED PURPOSE ONLY. FUTHER USE IS STRICTLY PROHIBITED.

**ALAN CAREW SURVEYS LTD.**  
Newfoundland Land Surveyors  
76 BRITTANY DRIVE  
PARADISE, NL A1L 3Y1  
TEL/FAX (709) 781-0200  
CELL 685-5348  
email: acarew@nl.rogers.com

DISK 2008 Qurray-R    SCALE : 1 : 2500  
BOOK # 186            DATE: 2008 01 29

**ALAN CAREW**  
NEWFOUNDLAND  
LAND  
SURVEYOR  
PROVINCE OF NEWFOUNDLAND

*Alan Carew*

AND BEGINNING

BEGINNING at a point, said point having the following NAD83 coordinates in Zone 1 of the Transverse Mercator Projection as modified for the Province of Newfoundland and Labrador; N 5 277 828.690 metres E 325 016.621 metres

THENCE running on a grid bearing of N36°59'02"W for a distance of 470.398 metres; THENCE running on a grid bearing of N67°27'14"E for a distance of 10.174 metres;

THENCE running on a grid bearing of N61°28'00"E for a distance of 16.880 metres;

THENCE running on a grid bearing of N59°41'00"E for a distance of 16.860 metres;

THENCE running on a grid bearing of N43°51'00"E for a distance of 12.210 metres;

THENCE running on a grid bearing of N46°36'17"E for a distance of 25.116 metres;

THENCE running on a grid bearing of N34°15'00"E for a distance of 12.610 metres;

THENCE running on a grid bearing of N54°35'00"E for a distance of 16.140 metres;

THENCE running on a grid bearing of N46°05'00"E for a distance of 32.930 metres;

THENCE running on a grid bearing of N52°28'00"E for a distance of 27.260 metres;

THENCE running on a grid bearing of N43°40'56"E for a distance of 40.447 metres;

THENCE running on a grid bearing of N53°01'41"E for a distance of 29.963 metres;

THENCE running on a grid bearing of S53°13'23"E for a distance of 10.270 metres;

THENCE running on a grid bearing of S58°55'59"E for a distance of 38.365 metres;

THENCE running on a grid bearing of S48°32'21"E for a distance of 25.272 metres;

THENCE running on a grid bearing of S31°57'21"E for a distance of 60.960 metres;

THENCE running on a grid bearing of S29°55'21"E for a distance of 56.166 metres;

THENCE running on a grid bearing of S60°05'54"W for a distance of 24.829 metres;

THENCE running on a grid bearing of S59°56'00"W for a distance of 22.180 metres;

THENCE running on a grid bearing of S54°33'00"W for a distance of 8.300 metres;

THENCE running on a grid bearing of S57°02'42"W for a distance of 19.511 metres;

THENCE running on a grid bearing of S28°13'54"W for a distance of 18.559 metres;

THENCE running on a grid bearing of S35°22'05"E for a distance of 40.393 metres;

THENCE running on a grid bearing of S39°24'54"E for a distance of 7.178 metres;

THENCE running on a grid bearing of S33°52'13"E for a distance of 13.700 metres;

THENCE running on a grid bearing of S30°05'08"E for a distance of 15.253 metres;

THENCE running on a grid bearing of S41°40'00"E for a distance of 52.121 metres;

THENCE running on a grid bearing of S48°40'00"E for a distance of 23.774 metres;

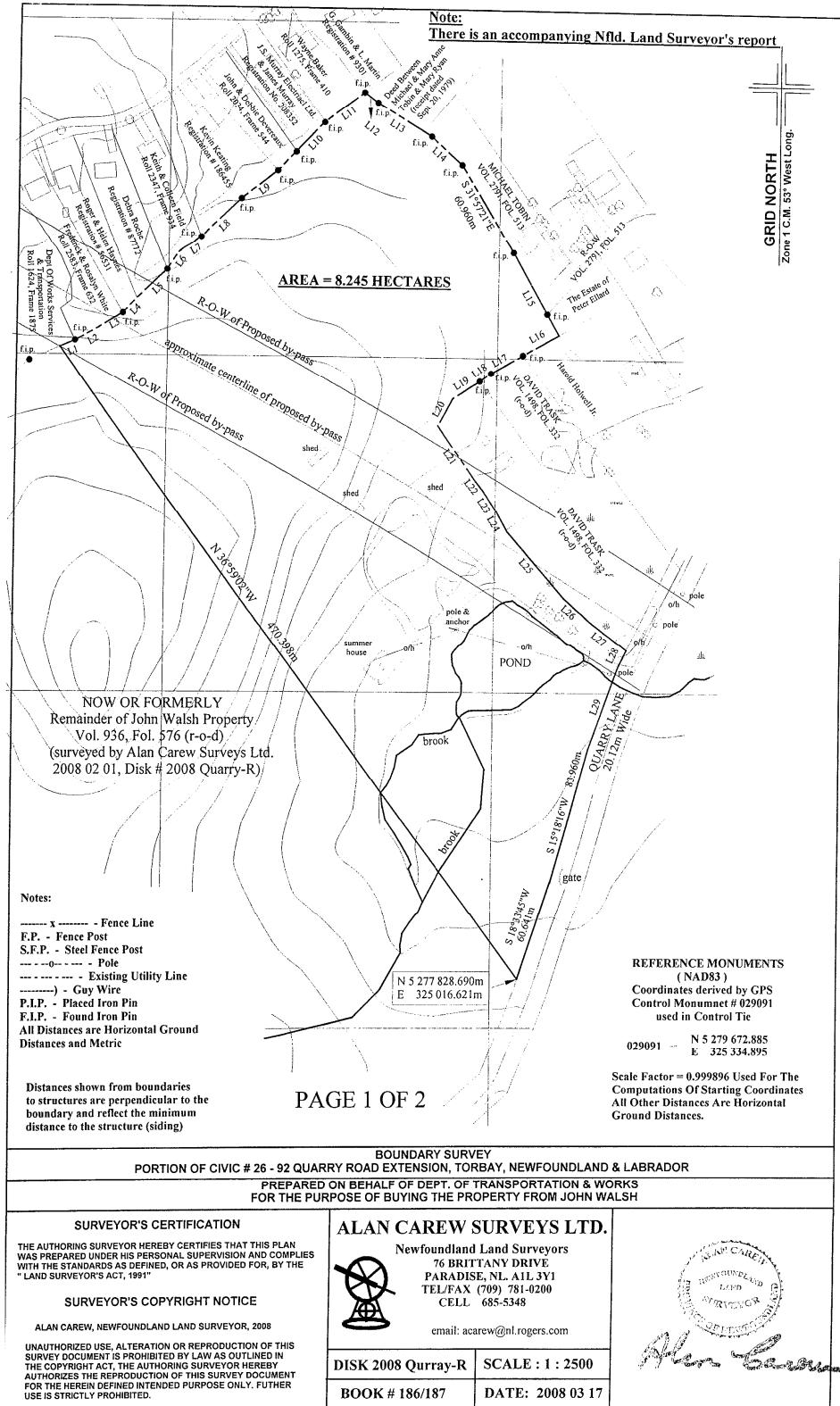
THENCE running on a grid bearing of S52°35'00"E for a distance of 25.727 metres;

THENCE running on a grid bearing of S25°47'14"W for a distance of 10.479 metres;

THENCE running on a grid bearing of S19°51'27"W for a distance of 52.320 metres;

THENCE running on a grid bearing of S15°18'16"W for a distance of 83.960 metres;

THENCE running on a grid bearing of S18°33'45"W for a distance of 60.641 metres, more or less, to the principal Point of Beginning;







**TRUSTEE ACT**

**ESTATE NOTICE**

IN THE MATTER of the Estate of EFFIE SARAH BILLARD, Gentlewoman, late of the community of Margaree, District of Burgeo and Lapoile, Province of Newfoundland and Labrador, Canada, Deceased.

ALL PERSONS claiming to be creditors of, or who have any claims or demands either as beneficiaries or next-of-kin, (by blood, legal adoption or marriage) upon or affecting the Estate of EFFIE SARAH BILLARD, Gentlewoman, deceased, are hereby requested to send particulars thereof in writing, duly attested, to the undersigned solicitors for the Executor of the Estate of the said deceased on or before the 3<sup>rd</sup> day of August, 2009 after which date the said Executor will proceed to distribute the said Estate having regard only to the claims to which he shall then have had notice.

DATED at the Town of Channel-Port aux Basques, Province of Newfoundland and Labrador, this 26<sup>th</sup> day of June, 2009.

MARKS & PARSONS  
Solicitors for the Executor

ADDRESS FOR SERVICE  
P.O. Box 640  
3-9 Barhaven Drive  
Channel-Port aux Basques, NL  
A0M 1C0

July 3

---





# THE NEWFOUNDLAND AND LABRADOR GAZETTE

## PART II

### SUBORDINATE LEGISLATION FILED UNDER THE STATUTES AND SUBORDINATE LEGISLATION ACT

---

Vol. 84

ST. JOHN'S, FRIDAY, JULY 3, 2009

No. 27

---

### NEWFOUNDLAND AND LABRADOR REGULATIONS

NLR 55/09

NLR 56/09



**NEWFOUNDLAND AND LABRADOR  
REGULATION 55/09**

*Film and Video Industry Tax Credit Regulations (Amendment)*  
under the  
*Income Tax Act, 2000*  
(O.C. 2009-200)

*(Filed June 30, 2009)*

Under the authority of section 68 of the *Income Tax Act, 2000*, the Lieutenant-Governor in Council makes the following regulation.

Dated at St. John's, June 30, 2009.

Gary Norris  
Clerk of the Executive Council

**REGULATION**

*Analysis*

- |                            |                 |
|----------------------------|-----------------|
| 1. S.7 Amdt.<br>Tax credit | 2. Commencement |
|----------------------------|-----------------|

NLR 3/99  
as amended

**1. Subsection 7(2) of the *Film and Video Industry Tax Credit Regulations* is amended by striking out the date "January 1, 2009" and substituting the date "January 1, 2014".**

Commencement

**2. This regulation shall be considered to have come into force on January 1, 2009.**

©Earl G. Tucker, Queen's Printer



## NEWFOUNDLAND AND LABRADOR REGULATION 56/09

*Credit Union Regulations, 2009*  
under the  
*Credit Union Act, 2009*

*(Filed July 2, 2009)*

Under the authority of section 193 of the *Credit Union Act, 2009*,  
I make the following regulations.

Dated at St. John's, July 2, 2009

David Norman  
Deputy Minister of Government Services

### REGULATIONS

#### *Analysis*

- |   |   |
|---|---|
| 1. Short title                          | 12. Unclaimed balances                                |
| 2. Definitions                          | 13. Payment of prescribed amount on death of a member |
| 3. Business commencement requirements   | 14. Loan policies                                     |
| 4. Arrangement for services             | 15. Loan requirements and restrictions                |
| 5. Restriction re adjacent premises     | 16. Commercial lending                                |
| 6. Authorized insurance plans           | 17. Mortgage loans                                    |
| 7. Subsidiaries and associate companies | 18. Loan approvals                                    |
| 8. Branch offices                       | 19. Liquidity   |
| 9. Share capital                        | 20. Other investments                                 |
| 10. Change of name                      | 21. Allowance for doubtful loans                      |
| 11. Change of address                   |   |

- |                                |  |
|--------------------------------|--|
| 22. Equity                     | 35. Investments by guarantee corporation |
| 23. Borrowing                  | 36. Borrowing by guarantee corporation   |
| 24. Matching                   | 37. Payments by guarantee corporation    |
| 25. Insurance                  | 38. Loans by guarantee corporation       |
| 26. Training                   | 39. Levies by guarantee corporation      |
| 27. Associate members          | 40. Board of guarantee corporation       |
| 28. Audit committee            | 41. NLR 55/99 Rep.                       |
| 29. Financial reporting        |  |
| 30. Audits, examinations, etc. |  |
| 31. Records removed            |  |
| 32. No inspection              |  |
| 33. By-laws                    |  |
| 34. Deposit insurance          |  |

Short title                   **1.** These regulations may be cited as the *Credit Union Regulations, 2009*.

Definitions               **2.** In these regulations

(a) "Act" means the *Credit Union Act, 2009*;

(b) "commercial loan" means a loan by a credit union to a business whether it be to an individual, a partnership, cooperative, or corporation or another organized body that is engaged in the development or production for sale of goods and services where

(i) the loan is secured by the assets of the business and assigned to the benefit of the credit union, or

(ii) the repayment of the loan is primarily dependent on the business;

(c) "document" means a document required to be filed with the superintendent or guarantee corporation under the Act;

(d) "family member" means a parent, child, grandchild, spouse, brother or sister or in-law not necessarily living in the same residence;

(e) "financial central" means a central incorporated under the laws of a province or of Canada which is permitted to provide financial services to its members and affiliates and is a member of the Credit Union Central of Canada;

- (f) "officer" in respect of a credit union means
  - (i) the president, vice-president, secretary or treasurer,
  - (ii) a person who performs functions for the credit union normally performed by a person mentioned in subparagraph (i), or
  - (iii) another person designated as an officer by the by-laws or by a resolution of the directors; and
- (g) "residential property" means real property, condominiums, and mobile homes, the primary use of which is residential, consisting of a building that is used, or is to be used, as no more than 4 private dwellings.

Business commencement requirements

**3.** For the purpose of subsection 10(2) of the Act the guarantee corporation shall not approve the commencement of business of a credit union unless that credit union provides

- (a) a business case that indicates that regulatory requirements with respect to liquidity and capital will be met and includes information on
  - (i) membership base,
  - (ii) economic environment,
  - (iii) 5 year financial plan, and
  - (iv) marketing plan;
- (b) paid up membership of 500 members;
- (c) minimum initial deposit of \$1 million;
- (d) board and staff training as required by the guarantee corporation;
- (e) operating policies and procedures;
- (f) premises satisfactory to the guarantee corporation;

(g) security equipment as required by the CUMIS Group Limited; and

(h) a computer system.

Arrangement for services

**4.** For the purpose of subsection 16(3) of the Act an arrangement entered into by a credit union with a financial institution or other corporation for the provision of a service offered by the financial institution or other corporation, other than an arrangement in the normal course of business, shall be approved in writing by the guarantee corporation prior to the credit union entering into the arrangement.

Restriction re adjacent premises

**5.** A credit union shall not carry on business in the province adjacent to an insurance company or a property and casualty insurance broker or agent that is a subsidiary of the credit union unless the credit union clearly indicates to its members that the credit union and its premises are separate and distinct from the office of the insurance company or a property and casualty insurance broker or agent that is a subsidiary of the credit union and there is a separate entrance and separate signage for the insurance company or a property and casualty insurance broker or agent that is a subsidiary of the credit union.

Authorized insurance plans

**6.** A credit union may enter into the following group plans of insurance for the security of the credit union or the benefit of members:

(a) credit or charge related insurance;

(b) creditors' disability insurance;

(c) creditors' life insurance;

(d) creditors' loss of employment insurance;

(e) creditors' vehicle inventory insurance;

(f) export credit insurance;

(g) group accident and sickness insurance;

(h) group life insurance;

(i) personal accident insurance;

- (j) travel insurance; or
- (k) other group insurance plans which may be authorized by the guarantee corporation.

Subsidiaries and  
associate companies

**7. (1) In this section**

- (a) "associate company" means a corporation where more than 10% and less than 51% of the voting shares are owned by a credit union; and
- (b) "subsidiary" means a corporation where 51% or more of the voting shares are owned by a credit union.

(2) A credit union may, subject to any legislation or regulation relating to such services, establish or acquire as a subsidiary or associate company a corporation that is

- (a) a data processing or information management company;
- (b) a factoring company;
- (c) a financial leasing company;
- (d) a foreign financial institution;
- (e) an investment counselling company;
- (f) a mutual fund distribution company;
- (g) a portfolio management company;
- (h) a real estate or real estate brokerage company;
- (i) a management service company;
- (j) an insurance company or insurance broker or agent;
- (k) a securities dealer company;
- (l) a trust company;
- (m) a loan company; or

(n) another enterprise that the guarantee corporation may approve.

(3) A credit union shall not make an investment in or guarantee an obligation of a subsidiary of the credit union if, after making the investment or the giving of a guarantee, the total book value of all investments and guarantees will exceed 5% of the total assets of the credit union.

(4) Subsection (3) does not apply where the subsidiary is a trust company or a loan company.

Branch offices

**8.** A credit union may establish or relocate a branch office of the credit union if it has obtained, prior to establishing or relocating the branch

(a) the approval of the directors; and

(b) in the case of a credit union which has not achieved the equity requirements set out in section 22, the approval of the guarantee corporation.

Share capital

**9.** (1) A member of a credit union shall hold not less than 20 member equity shares purchased at par.

(2) With the approval of the directors of the credit union member equity shares may be redeemable at par.

(3) Where in the opinion of the guarantee corporation a credit union is in financial difficulty, the guarantee corporation may prevent the withdrawal of share capital.

Change of name

**10.** (1) Every application by a credit union for approval of a change of name shall be in the form required by the superintendent and shall be sent to the superintendent for approval.

(2) Where a change in name of a credit union is approved or where the name of the credit union has been changed by the superintendent, the substituted name shall be entered in the register in place of the name which was changed and an altered certificate of registration shall be issued to conform with the change in name.



Change of address

**11.** (1) Every application by a credit union for approval of a change of address shall be in the form required by the superintendent and shall be sent to the superintendent.

(2) Where a change in address of a credit union is approved, the substituted address shall be entered in the register in place of the address that was changed.

Unclaimed balances

**12.** (1) Where a member has a balance in deposits with a credit union and has not transacted any business with the credit union for a period of 2 years or more, the directors, after giving notice to the member by mail sent to the last known address of the member, may, if the notice is not acknowledged, transfer the balance to a special trust fund established for the purpose of retaining unclaimed money in the records of the credit union.

(2) Interest on the special trust fund may be paid at rates and for periods that the directors may determine.

(3) Unclaimed balances may be subject to the fees for administration, notification and maintenance as set out in the policies of the credit union.

(4) All money held to the credit of a member, less an applicable fee under subsection (3), shall upon application, be paid to that member.

(5) The directors of the credit union shall establish a written policy respecting the management and monitoring of transactions in the special trust fund referred to in subsection (1).

(6) Where no claims are made on an account within 10 years of the date the balance is transferred to the trust account established under subsection (1), the credit union may transfer the balance into revenue.

(7) Where, subsequently, a claim is made on an account taken into revenue by the credit union under subsection (6), the credit union shall, if the claim is legitimate, pay to the person out of general revenue the balance in the account less an administrative fee that may be provided for in the policies of the credit union.

(8) In the event that a credit union makes an extraordinary sale, lease, or exchange under section 120 of the Act or is liquidated or dis-

solved, the special trust fund and all records pertaining to it shall be transferred to the guarantee corporation.

Payment of pre-  
scribed amount on  
death of a member

**13.** For the purpose of section 37 of the Act, the maximum amount that may be paid on the death of a member is \$10,000.

Loan policies

**14.** (1) The loan policies established by a credit union under section 38 of the Act shall provide for

- (a) the maximum amount of the loans that may be made to a member of the credit union and that may be outstanding;
- (b) the manner in which loans to directors, officers and employees of the credit union and their family members are to be administered;
- (c) the manner in which loans made by the credit union are to be considered and approved;
- (d) the extent to which, and the manner in which, loans made by the credit union are to be secured;
- (e) the circumstances in which unsecured loans may be made to a member of the credit union and the maximum amount of the unsecured loans that may be made to a member and that may be outstanding;
- (f) participating in a loan to a member of another credit union incorporated in the province, a financial central, a subsidiary of a financial central or such other credit union or organization outside of the province where it has entered into a written agreement for the purpose of participating in a loan;
- (g) the acquisition from another credit union incorporated in the province, a financial central, a subsidiary of a financial central or such other credit union or organization outside of the province its interest in a loan made to a member of another credit union; and
- (h) the terms, conditions, restrictions or limitations established by the guarantee corporation in relation to the lending activities of the credit union and other matters that may be required by the guarantee corporation.

(2) The loan policies established by a credit union under subsection (1) may provide for matters in addition to those required under subsection (1) in relation to the loans that may be made by, and the lending activities of, the credit union, if the loan policies so established are not inconsistent with the Act, these regulations, generally accepted lending practices and terms, conditions, restrictions or limitations established by the guarantee corporation.

(3) The loan policies established by a credit union shall, subject to the terms, conditions, restrictions or limitations established by the guarantee corporation, be in accordance with prudent lending policies, standards and procedures that a reasonable and prudent person would apply in respect to making loans to avoid undue risk of loss and to obtain a reasonable rate of return.

(4) The loan policies established by a credit union shall be reviewed annually by a committee of the board or, if there is no committee, the board of the credit union.

Loan requirements  
and restrictions

**15.** (1) Loans made by a credit union to its members shall be classified and shown in the records of the credit union as:

- (a) personal loans, including personal line of credit loans;
- (b) loans secured by mortgages on residential and commercial property that are insured under the *National Housing Act* (Canada) or that are insured by an insurer that is licensed to carry on business in the province under the *Insurance Companies Act* ;
- (c) loans secured by mortgages on residential property that do not exceed 80% of the fair market value of the property mortgaged;
- (d) loans secured by mortgages on residential property that are not included in paragraphs (b) and (c);
- (e) loans to the government of the province or a Crown corporation or agency of the province, or to a municipality, school board, hospital corporation or a university in the province, and loans the repayment of which are insured by CMHC or another financially approved institution or are guaranteed by

the government of Canada or a province or territory of Canada;

- (f) commercial loans in accordance with section 16;
- (g) loans secured by mortgages on property other than residential property; and
- (h) loans to non-profit organizations including charitable, religious, fraternal and labour organizations provided these are not engaged in any commercial enterprise wherein income would accrue to any partner, proprietor, member or shareholder.

Commercial lending

**16.** (1) A credit union shall require the prior approval of the guarantee corporation to commence making commercial loans in excess of \$25,000 in aggregate to a member unless the loan is fully secured by cash and assigned to the benefit of the credit union.

(2) The guarantee corporation's approval to a credit union to commence commercial lending referred to in subsection (1) shall be granted subject to the following criteria being met:

- (a) the liquidity requirements referred to in section 19 are met;
- (b) the allowance for doubtful loans is calculated as required under section 21;
- (c) the equity requirements referred to in section 22 are met;
- (d) expertise in commercial lending has been identified to the satisfaction of the guarantee corporation;
- (e) a comprehensive commercial lending policy has been established and the policy has met with the approval of the guarantee corporation;
- (f) competence has been demonstrated with respect to sound consumer lending practices; and
- (g) other criteria the guarantee corporation may establish.

(3) The superintendent shall establish a limit on the amount of commercial loans that a credit union, approved under subsection (2), may grant to its members and have outstanding but the value of commercial loans granted and outstanding shall not exceed 25% of the total of the credit union loans portfolio.

Mortgage loans

**17.** (1) A credit union shall not make a real estate mortgage loan on the security of property referred to in paragraphs 15(1)(b), (c) and (d) for the purpose of purchasing, renovating or improving the property or to refinance a real estate mortgage loan on the property unless,

(a) the amount of the indebtedness, together with the amount of the indebtedness under other mortgage loans on the security of the property mortgaged that rank equally with or in priority to the real estate mortgage loan

(i) in the case of the purchase of the property, does not exceed 80% of the purchase price or the fair market value of the property, whichever is less, at the time the real estate mortgage loan is granted,

(ii) in the case of the renovation or the improvement of the property or the refinancing of a real estate mortgage loan, does not exceed 80% of the fair market value of the property after the renovations or improvements have been made, or

(iii) exceeds 80% of the amount determined under subparagraph (i) or (ii) and the excess is secured by an assignment of money on deposit with a financial institution or is guaranteed or insured by the government of Canada or of a province or territory of Canada, or agency of either, or is otherwise guaranteed or insured in a manner and to an extent approved by the guarantee corporation; and

(b) the income from all sources that is available to the borrower is sufficient to repay the principal and interest of the real estate mortgage loan and fees and taxes related to it.

(2) Despite subparagraph (1)(a)(iii) a credit union may take a collateral lien on property on an amount greater than 80%

- (a) against unsecured personal loans or lines of credit however no value for risk assessment purposes will be assigned to the amount in excess of 80%; or
- (b) where a loan is impaired and the nature of the impairment is documented.

(3) Shares and deposits of a member pledged as security for a loan shall not be withdrawn to an amount which would reduce the security below the outstanding balance remaining on the loan.

Loan approvals

**18.** (1) The directors of a credit union may, in accordance with its by-laws and lending policies, establish a committee of not less than 3 persons to approve all loans to a director, committee member, management or staff and other loans as specified in the credit unions loans policies and the approval of a loan by the committee shall be unanimous.

(2) The directors of a credit union shall be responsible for loan approval where a committee has not been established under subsection (1).

(3) Where a member of the committee or a family member of a committee member or where a director or a family member of a director has applied for a loan, the committee member or director must excuse himself or herself from the portion of the meeting where that loan is being considered.

Liquidity

**19.** (1) For the purpose of section 40 of the Act, a credit union shall maintain statutory liquidity of not less than 6% of the total amount of deposits in, and borrowings of, the credit union.

- (2) Qualifying investments for the purpose of this section are
  - (a) demand or unencumbered deposits with a financial central, or its subsidiary, that are redeemable without penalty as to the amount of principal invested; and
  - (b) deposits in a financial central or its subsidiary with a maturity date of 5 years or less which are redeemable on demand and pose no risk to the original principal.

(3) A credit union shall not borrow for the purpose of establishing and maintaining statutory liquidity other than from its members.

(4) A credit union shall report at the end of each month to the guarantee corporation the position of its liquidity.

(5) For the purpose of this section, every credit union shall be a member or an affiliate of a financial central.

(6) A credit union shall participate in the National Liquidity Pool established by the Credit Union Central of Canada and a credit union shall do those things required by the Credit Union Central of Canada to assure its participation.

(7) A credit union shall not be permitted to draw on deposits maintained for the purpose of this section without the approval of the guarantee corporation of its intent to draw on these deposits.

Other investments

**20.** (1) For the purpose of section 41 of the Act, a credit union shall establish a policy for investments which will permit investments in accordance with prudent investment standards and may only make investments in accordance with this policy.

(2) For the purpose of subsection (1), prudent investment standards are those that a reasonable and prudent person would apply in respect of a portfolio of investments so as to avoid undue risk of loss and to obtain a reasonable return on investments made.

Allowance for doubtful loans

**21.** (1) For the purpose of section 42 of the Act, the allowance for doubtful loans shall be an amount equal to the total balance owing less the net realizable value of security on each doubtful loan held by the credit union, of

- (a) a loan to a member who has filed for bankruptcy and who has not been discharged;
- (b) a loan that has been rewritten due to the borrower's inability to make regular payments until the member has demonstrated an ability to meet the payments, outlined in the rewritten payment schedule, for a period of 6 months;
- (c) a loan overdue for 90 days or more;

- (d) a loan to a commercial enterprise that has ceased operations or has gone into receivership or liquidation;
- (e) an amount which in the opinion of the guarantee corporation requires an allowance; or
- (f) an amount which in the opinion of the external auditor of the credit union would be necessary to comply with Canadian generally accepted accounting principles.

(2) Within 30 days after the end of each quarter, every credit union shall prepare and submit to the guarantee corporation a copy of a schedule for doubtful loans for the quarter, in the form set out by the guarantee corporation.

Equity

**22.** (1) For the purpose of section 43 of the Act, a credit union shall maintain a level of equity that is not less than 5% of its assets with not less than 3% of its assets in the form of retained earnings or another risk weighted calculation as approved by the guarantee corporation.

(2) A credit union that does not meet capital adequacy in a particular year shall file for that year an updated equity plan with the guarantee corporation, not later than 60 days after the end of the credit union's fiscal year, in the form set out by the guarantee corporation.

(3) Despite the requirements under subsection (1), the superintendent may, under those terms and conditions that the superintendent may require, permit a credit union to include in its calculation of equity, shares issued in accordance with section 28 of the Act.

Borrowing

**23.** The amount that may be borrowed by a credit union under section 44 of the Act shall not exceed 20% of the total amount of deposits of its members unless authorized by the guarantee corporation to borrow a greater amount.

Matching

**24.** (1) The directors of a credit union shall in accordance with guidelines established by the guarantee corporation,

- (a) establish policies and procedures for matching the terms and return of investments and loans made by the credit union and the terms and return of deposits in, and other interest sensitive liabilities of, the credit union; and



- (b) file a report with the guarantee corporation
  - (i) quarterly if the credit union assets are greater than \$10,000,000,
  - (ii) semi annually if the credit union assets are less than \$10,000,000, or
  - (iii) more frequently if required by the guarantee corporation.

Insurance

**25.** (1) For the purpose of section 46 of the Act, the guarantee corporation may establish and set guidelines for insurance programs for credit unions that provide indemnification for liability under law and for loss or destruction of property including, but not limited to

- (a) property and casualty;
- (b) bonding;
- (c) director's liability;
- (d) corporate errors and omissions;
- (e) privacy;
- (f) employment practice liability; and
- (d) deposit insurance.

(2) Participation by all credit unions in an insurance program established under subsection (1) is compulsory.

(3) All directors and employees of a credit union shall be bonded in the form required by the guarantee corporation.

(4) The bond required under subsection (3) shall, in the case of employees, be a condition of employment and in the case of directors, a condition of holding office.

(5) The guarantee corporation may assess premiums to cover the cost of insurance programs including the cost of administering the program.

- Training                    **26.** The guarantee corporation may set out the minimum level of training that a director of a credit union must acquire in order to hold office.
- Associate members        **27.** (1) A credit union may not make a loan to an associate member.
- (2) An associate member of a credit union may be subject to those other restrictions that the superintendent may direct.
- Audit committee         **28.** (1) An audit committee established under section 103 of the Act shall be composed of not less than 3 members of the credit union who are not employees or officers of the credit union and who may be either elected by the members or appointed by the board as provided for in the by-laws of the credit union, for a term not to exceed 3 years.
- (2) The duties of the audit committee are to
- (a) review the reasonableness and significance of the financial position and reported results in the audited financial statements of the credit union for the purpose of recommending to the directors that the audited financial statements be approved under section 92 of the Act;
- (b) review the accounting principles and practices followed by the credit union during the fiscal year of the financial statements reviewed under paragraph (a), and all significant changes from the principles and practices followed during the preceding fiscal year;
- (c) review the audited financial statements of the credit union's subsidiaries, if there are subsidiaries;
- (d) discuss with the auditor the audit findings, restrictions on the scope of the auditor's work and problems that the auditor may have experienced in performing the audit;
- (e) review the nature and extent of the auditor's evaluation of the internal control systems of the credit union;
- (f) review the recommendations made by the auditor to the management of the credit union and the response made by management to the recommendations;

- (g) review the organization and independence of the internal auditors of the credit union, including the internal auditors' goals and work plans and problems that they may have experienced in performing the internal audit;
- (h) review recommendations made by the internal auditors respecting the improvement of accounting and internal control practices and the response made by management to the recommendations;
- (i) inquire into a change in circumstance of the credit union that might reasonably be expected to materially and adversely affect the financial position of the credit union;
- (j) report and make recommendations to the directors of the credit union arising from its duties under paragraphs (b) to (i) that the committee considers appropriate in the circumstances;
- (k) report in writing to the members at the annual general meeting of the credit union on activities of the committee during the year;
- (l) report to the directors of the credit union a conflict between the auditor and the management of the credit union that the committee has been unable to resolve within a reasonable period of time; and
- (m) review recommendations that are made to the directors of a credit union by the guarantee corporation and review the responses made by the directors to those recommendations to ensure the necessary changes are implemented.

(3) The audit committee shall ensure that a full and correct record of all proceedings of the audit committee is made and kept available for examination by the guarantee corporation or a person authorized under the Act to examine the records of a credit union.

Financial reporting

**29.** (1) Each credit union shall provide to the guarantee corporation a copy of its financial statements together with the report of the auditor, and a copy of the auditor's management letter, if there is one.

(2) Each credit union shall provide to the guarantee corporation periodic reports, that the guarantee corporation may require, within the time frames established by the guarantee corporation.

Audits, examinations, etc.

**30.** (1) For the purpose of ensuring that a credit union is complying with the Act or following sound business and financial practices, the superintendent or person that the superintendent may authorize, may do the following:

- (a) enter and inspect commercial premises used by the credit union;
- (b) enter premises containing records or property required to be kept under the Act or related to the affairs of the credit union and inspect those records or property and make those copies he or she considers necessary;
- (c) require the credit union, including a representative, agent, director, officer or employee of the credit union to provide the superintendent, or person authorized by the superintendent, with all reasonable assistance;
- (d) make inquiries of the credit union mentioned in paragraph (c);
- (e) require the representatives of the credit union to attend a meeting at a place and time set by the superintendent;
- (f) after giving receipt, remove records or property and retain the records or property for the period the superintendent, or person authorized by the superintendent considers appropriate; and
- (g) access credit union records electronically for the purposes of examination and monitoring of credit unions to ensure compliance with the Act, the regulations, and sound business and financial practices.

(2) The superintendent may serve a written demand on a person, including a trustee, or a director, officer or employee of a credit union, requiring that person to produce records or property required to be kept under the Act or these regulations or related to the affairs of the credit union.

Records removed

**31.** (1) Where records are removed under section 30, the superintendent, or person authorized by the superintendent, may make copies of those records.

(2) The superintendent, or a person authorized by the superintendent, shall

(a) make those copies within a reasonable period of time; and

(b) promptly return originals of the records to

(i) the place from which they were removed, or

(ii) another place that may be agreed to by the superintendent, or the person authorized by the superintendent, and the person who furnished them or from whom they were seized.

(3) A record certified by the superintendent to be a copy made under this section

(a) is admissible in evidence without proof of the office or the signature of the person making the certificate; and

(b) has the same probative force as the original record.

No inspection

**32.** (1) The records and information submitted or provided to the superintendent or obtained under section 30 are not open to inspection except by

(a) those members of the public service whose responsibilities require them to inspect the records and information; or

(b) those persons who are authorized in writing by the superintendent to inspect the records and information.

(2) Unless authorized by the Act or another law or with the consent of the person to whom a record or piece of information relates, no person employed by the guarantee corporation and no person engaged, appointed or retained by the superintendent shall

- (a) communicate or allow to be communicated a record or information obtained under the Act to a person who is not legally entitled to the record or information; or
- (b) allow a person who is not legally entitled to the record or information obtained under the Act to inspect or have access to it.

(3) Despite subsections (1) and (2), the superintendent may authorize the release of, or allow the inspection of or access to, records or information mentioned in those subsections to or by a person employed by the government or regulatory authority of a jurisdiction inside or outside Canada where,

- (a) the record or information will be used solely for the purpose of administering or enforcing a law of that jurisdiction that is similar to the Act; and
- (b) the superintendent believes that it is in the public interest to allow the release, inspection or access.

(4) Despite subsections (1) and (2), the superintendent may authorize the release of, inspection of or access to, records or information mentioned in those subsections to or by a law enforcement agency or jurisdiction inside or outside Canada.

By-laws

**33.** (1) The by-laws of a credit union shall provide for a matter required by the Act and these regulations to be included in those by-laws and shall provide for

- (a) the qualifications for, conditions of and method of applying for, refusing and terminating membership in a credit union;
- (b) the location of meetings, the procedure and quorum at those meetings, the rights in relation to voting and the making, repealing or amending of by-laws, the right of members to vote by ballot, mail or other means that may be set out in the by-laws and the manner, form and effect of voting;
- (c) the election, term of office, removal of and filling of vacancies among directors, committee members and officers, their powers, duties and remuneration, and the procedure and quorum at meetings of the directors;

- (d) the number of shares a member shall hold if greater than the number of shares prescribed by these regulations;
- (e) associate membership in the credit union;
- (f) retention of membership in the credit union and all the rights and privileges of a member if the member of the credit union leaves the area in which the bond of the credit union authorizes the credit union to operate;
- (g) joint memberships in a credit union that allows 2 or more persons to jointly hold a membership in a credit union but only entitles the joint membership to one vote; and
- (h) other matters which by this Act are required to be dealt with in the by-laws.

Deposit insurance

**34.** (1) The maximum amount that may be paid by the guarantee corporation in respect of deposits of a member or associate member shall be \$250,000 for each insured deposit of that member.

(2) For the purpose of this section, an insured deposit is a deposit covered under the insurance protection provided by the Canada Deposit Insurance Corporation (CDIC).

Investments by  
guarantee corpora-  
tion

**35.** (1) The guarantee corporation may make investments only in accordance with the investment policy established by its directors.

(2) The guarantee corporation may not make an investment in a credit union incorporated under the Act except for the purpose of providing assistance for stabilization of credit unions in financial difficulty.

Borrowing by  
guarantee corpora-  
tion

**36.** The guarantee corporation may

- (a) borrow sums of money for its purposes that it considers necessary and may pledge security for the sums borrowed; and
- (b) draw, make, accept, endorse, execute, and issue promissory notes, bills of exchange, warrants, and other negotiable or transferable instruments.

Payments by guarantee corporation

**37.** The guarantee corporation may pay or direct the payment from the fund of all expenses necessarily incurred in performing its functions.

Loans by guarantee corporation

**38.** The guarantee corporation may

- (a) make loans, advances, grants and guarantees it considers necessary in performing its functions; and
- (b) charge interest on loans and advances.

Levies by guarantee corporation

**39.** (1) The guarantee corporation shall annually assess and levy upon every credit union an amount not less than

- (a) 1/6 of 1% of total insured deposits if the credit union has met the equity requirements under subsection 22(1); and
- (b) 1/5 of 1% of total insured deposits where the credit union has not met the equity requirements under subsection 22(1).

(2) The amount assessed upon each credit union shall be determined on the basis of the financial statements prepared under section 91 of the Act.

(3) Each credit union shall pay to the guarantee corporation the full amount of the assessment within 30 days from the date of the invoice or within an extended time that may be permitted and the guarantee corporation may levy interest on an overdue assessment at rates that may be determined by the board of the guarantee corporation.

(4) An assessment required to be paid by a credit union under this section shall be charged and reported as an expense of the credit union.

Board of guarantee corporation

**40.** (1) For the purpose of section 137 of the Act, the board of directors of the guarantee corporation appointed by the minister shall consist of the following:

- (a) the assistant deputy minister;
- (b) the superintendent;
- (c) one other member appointed by the minister;



- (d) 3 members appointed by the minister from a list of nominees of the credit union system, to serve for a term of 3 years, unless removed by the minister; and
- (e) one other member, at the minister's discretion, where the minister believes the appointment would be in the public interest.

(2) The assistant deputy minister shall serve as chairperson of the board and in the case of an equality of votes has a deciding vote.

(3) The vice-chairperson shall be appointed by the board from the members who were nominated by the credit union system.

(4) The superintendent shall serve as secretary treasurer to the board and shall be the Chief Executive Officer for the guarantee corporation, as set out in subsection (6).

(5) The deputy superintendent shall be the Manager of Operations of the guarantee corporation.

(6) There shall be established an office of Chief Executive Officer for the guarantee corporation who shall direct the affairs of the guarantee corporation on behalf of the board.

(7) The board shall

- (a) appoint committees it considers necessary for the purpose of the board;
- (b) do all things necessary for the attainment of the purpose of the board;
- (c) pay to members of the board remuneration that may be approved by the minister; and
- (d) pay to members of the board all reasonable travelling, living and out of pocket expenses, including salary and obligatory loss of annual leave incurred in the course of their duties as members.

(8) Employees required for the exercise of the powers and the performance of the duties of the guarantee corporation shall be appointed by the board and the board may determine their duties.

(9) Every person, who was an employee of the guarantee corporation immediately before April 1, 1994, retains his or her salary and benefits unless otherwise directed by the minister and is considered to have been employed in the manner provided by law.

NLR 55/99 Rep.

**41. The *Credit Union Regulations, Newfoundland and Labrador Regulation 55/99*, are repealed.**

©Earl G. Tucker, Queen's Printer

## Index

### PART I

|   |     |
|---|-----|
| Change of Name Act – Applications ..... | 263 |
| Lands Act– Notices .....                | 265 |
| Mineral Act– Notice .....               | 259 |
| Quieting of Titles Act– Notices .....   | 265 |
| Trustee Act– Notice .....               | 274 |

### PART II

#### CONTINUING INDEX OF SUBORDINATE LEGISLATION

| <b>Title of Act and<br/>Subordinate Legislation<br/>made thereunder</b> | <b>CNLR or<br/>NL Reg.</b> | <b>Amendment</b>                               | <b>NL Gazette<br/>Date &amp; Page No.</b> |
|---|----------------------------|--|---|
| <b>Credit Union Act, 2009</b>   |                            |  |   |
| Credit Union<br>Regulations, 2009                                       | NLR 56/09                  | R&S<br>NLR 55/99<br>Extraordinary July 2, 2009 | July 3/09, p. 253                         |
| <b>Income Tax Act, 2000</b>   |                            |  |   |
| Film and Video Industry<br>Tax Credit Regulations (Amdt)                | NLR 55/09                  | NLR 3/99<br>S. 7 Amdt.                         | July 3/09, p. 251                         |

*The Newfoundland and Labrador Gazette* is published from the office of Earl G. Tucker, Queen's Printer.

Copy for publication must be received before **Friday, 4:30 p.m.**, seven days before publication, to ensure inclusion in next issue.

Advertisements should be typewritten or printed legibly, separate from covering letter. Number of insertions required must be stated and the names of all signing officers typewritten or printed.

Copy may be mailed to the address below, faxed to (709) 729-1900 or emailed to [queensprinter@gov.nl.ca](mailto:queensprinter@gov.nl.ca).

Advertising rates are available upon request. Subscription rate for *The Newfoundland and Labrador Gazette* is \$125.00 for 52 weeks plus applicable tax (\$131.25). Weekly issues of \$3.00 per copy, plus tax payable in advance.

All cheques, money orders, etc., should be made payable to THE NEWFOUNDLAND EXCHEQUER ACCOUNT and all correspondence should be addressed to: Office of the Queen's Printer, P. O. Box 8700, Ground Floor, East Block, Confederation Building, St. John's, NL A1B 4J6. Telephone (709) 729-3649. Fax: (709) 729-1900.

Web Site: <http://www.gs.gov.nl.ca/gsoqp>

**Place your order by contacting:  
Office of The Queen's Printer  
Confederation Building, East Block  
St. John's, NL A1B 4J6  
Telephone: (709) 729-3649 Fax: (709) 729-1900  
email: [queensprinter@gov.nl.ca](mailto:queensprinter@gov.nl.ca)**

**Government Information Product  
Publication Rate Mail  
G.S.T. # R107442683**

**All requests for Subscription and Legislation MUST be prepaid.**

**STATUTES OF NEWFOUNDLAND AND LABRADOR  
2009**

| <b>Bill</b> | <b>Act</b>   | <b>Chapter</b> |
|-------------|--|----------------|
|             | <b>First Session, 46<sup>th</sup> General Assembly<br/>58 Elizabeth II, 2009</b>   |                |
| 76          | <i>Interim Supply Act, 2009</i>  | 1              |
|             | <i>(ASSENTED TO MARCH 25, 2009)</i>  |                |
|             | <b>Second Session, 46<sup>th</sup> General Assembly<br/>58 Elizabeth II, 2009</b>  |                |
| 2           | <i>Supply Act, 2009</i>  | 2              |
|             | <i>(ASSENTED TO MAY 19, 2009)</i>  |                |
| 34          | <i>Supplementary Supply Act, 2009-2010</i>   | 3              |
| 1           | <i>Apology Act</i>   | A-10.1         |
| 3           | <i>Labour-Sponsored Venture Capital Tax<br/>Credit (Amendment) Act</i><br>(Subsection 1(1) is considered to have<br>come into force Apr. 1/09 and subsec-<br>tion 1(2) is considered to have come into<br>force Jan. 1/09) | 4              |
| * 4         | <i>Revenue Administration Act</i>  | R-15.01        |
| 5           | <i>Labrador Transportation Initiative Fund<br/>Act Repeal Act</i>  | 5              |
| 6           | <i>Pensions Funding (Amendment) Act</i>  | 6              |
| 7           | <i>Workplace Health, Safety and Compensa-<br/>tion (Amendment) Act</i>   | 7              |
| 8           | <i>Chiropractors Act, 2009</i><br>(In force Oct. 1/09)   | C-14.01        |
| 9           | <i>Student Financial Assistance (Amendment)<br/>Act (In force Aug. 1/09)</i>   | 8              |

| <b>Bill</b> | <b>Act</b>  | <b>Chapter</b> |
|-------------|---|----------------|
| 10          | <i>Highway Traffic (Amendment) Act</i><br>(To be proclaimed)  | 9              |
| 11          | <i>Credit Union Act, 2009</i><br>(In force Jul. 1/09)   | C-37.2         |
| 12          | <i>Pharmacy (Amendment) Act</i>   | 10             |
| 13          | <i>Children's Law (Amendment) Act</i>   | 11             |
| * 14        | <i>City of St. John's (Amendment) Act</i><br>(Considered to have come into force<br>Jul. 26/04)   | 12             |
| 15          | <i>Legal Aid (Amendment) Act</i>  | 13             |
| 16          | <i>Loan and Guarantee (Amendment) Act,</i><br>1957  | 14             |
| 17          | <i>Tobacco Control (Amendment) Act</i><br>(In force Jan. 1/10)  | 15             |
| 18          | <i>Judicature (Amendment) Act</i><br>(To be proclaimed)   | 16             |
| 19          | <i>Income Tax Savings Plans (Amendment) Act</i>   | 17             |
| 20          | <i>Research and Development Council</i><br><i>(Amendment) Act</i><br>(Comes into force on the day SNL2008<br>cR-13.1 comes into force)  | 18             |
| 21          | <i>Registration of Deeds Act, 2009</i><br>(To be proclaimed)  | R-10.01        |
| * 22        | <i>Consumer Protection and Business Prac-</i><br><i>tices Act (In force Dec.1/09)</i>   | C-31.1         |
| 23          | <i>Occupational Health and Safety (Amend-</i><br><i>ment) Act</i><br>(Comes into force on the day the <i>Occu-</i><br><i>ptional Health and Safety Regulations,</i><br><i>2009</i> come into force) | 19             |
| 24          | <i>Vital Statistics Act, 2009</i><br>(In force Oct.1/09)  | V-6.01         |

| <b>Bill</b> | <b>Act</b>   | <b>Chapter</b> |
|-------------|--|----------------|
| * 25        | <i>Marriage Act</i><br>(In force Oct.1/09)   | M-1.02         |
| * 26        | <i>Change of Name Act, 2009</i><br>(In force Oct.1/09)   | C-8.1          |
| 27          | <i>Public Trustee Act, 2009</i><br>(To be proclaimed)  | P-46.1         |
| 28          | <i>Provincial Court (Amendment) Act, 1991</i>  | 20             |
| 29          | <i>Income Tax (Amendment) Act, 2000</i><br>(Considered to have come into force<br>Jan. 1/09)   | 21             |
| 30          | <i>Wild Life (Amendment) Act</i>   | 22             |
| 31          | <i>Government-Kruger Agreements Act Repeal<br/>Act</i>   | 23             |
| 32          | <i>Liquor Control (Amendment) Act</i>  | 24             |
| 33          | <i>Memorial University Pensions<br/>(Amendment) Act</i>  | 25             |
| 35          | <i>Adoption (Amendment) Act, Child Care Ser-<br/>vices (Amendment) Act, Child, Youth<br/>and Family Services (Amendment) Act<br/>and Regional Health Authorities Regu-<br/>lations (Amendment)</i><br>(To be proclaimed) | 26             |
| 36          | <i>Rail Service Act, 2009</i><br>(To be proclaimed)  | R-1.2          |

**(ASSENTED TO MAY 28, 2009)**

\* Bills amended in Committee of the Whole House.

In researching the law readers should note that the following Statutes of Newfoundland and Labrador, 2009 include amendments to other Statutes as listed below:

Chapter 26

*Adoption (Amendment) Act, Child Care Services (Amendment) Act, Child, Youth and Family Services (Amendment) Act and Regional Health Authorities Regulations (Amendment)* -  
(To be proclaimed)

Note: There is a section regarding a reference to a regional health authority.

|                 |  |
|-----------------|--|
| Chapter C-8.1   | <u><i>Change of Name Act, 2009</i></u> - (In force Oct.1/09)<br><i>Change of Name Act</i> (Repealed)<br><i>Provincial Court Family Rules, 2007</i>   |
| Chapter C-14.01 | <u><i>Chiropractors Act, 2009</i></u> - (In force Oct. 1/09)<br><i>Chiropractors Act</i> (Repealed)  |
| Chapter C-31.1  | <u><i>Consumer Protection and Business Practices Act</i></u> -<br>(In force Dec.1/09)<br><i>Consumer Protection Act</i> (Repealed)<br><i>Consumer Reporting Agencies Act</i> (Repealed)<br><i>Cost of Consumer Credit Disclosure Act</i> (Repealed)<br><i>Direct Sellers Act</i> (Repealed)<br><i>Mortgage Brokers Act</i><br><i>Mortgage Brokers Regulations</i><br><i>Trade Practices Act</i> (Repealed)<br><i>Unconscionable Transactions Relief Act</i> (Repealed)<br><i>Unsolicited Goods and Credit Cards Act</i> (Repealed) |
| Chapter C-37.2  | <u><i>Credit Union Act, 2009</i></u> - (In force Jul. 1/09)<br><i>Credit Union Act</i> (Repealed)<br><i>Credit Union Deposit Guarantee Regulations</i> (Repealed)<br><i>Proclamation bringing the Credit Union Act into force</i><br>(Repealed)  |
| Chapter 16      | <u><i>Judicature (Amendment) Act</i></u> - (To be proclaimed)<br><i>Child, Youth and Family Services Act</i><br><i>Children's Law Act</i><br><i>Family Law Act</i><br><i>Family Violence Protection Act</i><br><i>Support Orders Enforcement Act, 2006</i><br><i>Unified Family Court Act</i> (Repealed)<br>Note: There is a section regarding the new name of the court<br>in a regulation, rule, order, by-law, agreement or other<br>instrument or document.  |
| Chapter M-1.02  | <u><i>Marriage Act</i></u> - (In force Oct.1/09)<br><i>Solemnization of Marriage Act</i> (Repealed)  |
| Chapter 19      | <u><i>Occupational Health and Safety (Amendment) Act</i></u> -<br>(Comes into force on the day the <i>Occupational Health<br/>and Safety Regulations, 2009</i> come into force)<br><i>Occupational Health and Safety Electrical and Fisheries<br/>Advisory Committees Regulations</i> (Repealed)   |
| Chapter P-46.1  | <u><i>Public Trustee Act, 2009</i></u> - (To be proclaimed)<br><i>Enduring Powers of Attorney Act</i><br><i>Life Insurance Act</i><br><i>Mentally Disabled Persons' Estates Act</i><br><i>Trustee Act</i>  |



|                 |   |
|-----------------|---|
| Chapter R-1.2   | <u><i>Rail Service Act, 2009</i></u> - (To be proclaimed)<br><i>Rail Service Act</i> (Repealed)   |
| Chapter R-10.01 | <u><i>Registration of Deeds Act, 2009</i></u> - (To be proclaimed)<br><i>Electronic Commerce Act</i><br><i>Interpretation Act</i><br><i>Registration of Deeds Act</i> (Repealed)  |
| Chapter R-15.01 | <u><i>Revenue Administration Act</i></u><br><i>Economic Diversification and Growth Enterprises Act</i><br><i>Gasoline Tax Act</i> (Repealed)<br><i>Health and Post-Secondary Education Tax Act</i> (Repealed)<br><i>Highway Traffic Act</i><br><i>Horse Racing Regulation and Tax Act</i> (Repealed)<br><i>Insurance Companies Tax Act</i> (Repealed)<br><i>Liquor Control Act</i><br><i>Lotteries Act</i><br><i>Mineral Holdings Impost Act</i><br><i>Mining and Mineral Rights Tax Act, 2002</i> (Repealed)<br><i>Proceedings Against the Crown Act</i><br><i>Provincial Offences Ticket Regulations, 1999</i><br><i>Public Tender Act</i><br><i>Retail Sales Tax Act</i> (Repealed)<br><i>School Tax Authorities Winding Up Act</i><br><i>Support Orders Enforcement Act, 2006</i><br><i>Tax Agreement Act</i><br><i>Taxation of Utilities and Cable Television Companies Act</i><br><i>Tobacco Tax Act</i> (Repealed) |
| Chapter V-6.01  | <u><i>Vital Statistics Act, 2009</i></u> - (In force Oct.1/09)<br><i>Adoption Act</i><br><i>Centre for Health Information Act</i><br><i>Children's Law Act</i><br><i>Fatalities Investigations Act</i><br><i>Registration and Release of Information Regulations</i> (Repealed)<br><i>Vital Statistics Act</i> (Repealed)   |

This list was prepared by the Office of the Legislative Counsel.

Questions or omissions should be brought to the attention of that Office.

Office of the Legislative Counsel  
 Department of Justice  
 Government of Newfoundland and Labrador  
 4th Floor East Block  
 Confederation Building  
 P.O. Box 8700  
 St. John's, NL, Canada  
 A1B 4J6  
 f 709.729.2129  
 e [legcounsel@gov.nl.ca](mailto:legcounsel@gov.nl.ca)  
 w [www.assembly.nl.ca/legislation/](http://www.assembly.nl.ca/legislation/)